

Introduction to Starting and Sustaining a Microenterprise Development Program

A Market of Millions



A Guidebook for AEO Members

*Microenterprise Services for Entrepreneurs
with Disabilities*

Presented by the Abilities Fund
and



ASSOCIATION FOR ENTERPRISE OPPORTUNITY

*These materials are partially funded by a grant (Grant # **SBAHQ-01-Y-0067**) from the U.S. Small Business Administration's (SBA) **Program for Investment in Microentrepreneurs (PRIME)** Program. SBA's funding is not an endorsement of any products, opinions or services. All SBA funded programs are extended to the public on a nondiscriminatory basis.*

A market of Millions, Microenterprise Services for Entrepreneurs with Disabilities is published by the Association for Enterprise Opportunity
1601 North Kent Street
Suite 1101
Arlington, VA 22209
(703) 841-7760
aeo@assoceo.org
www.microenterpriseworks.org

Copyright © 2003 Association
for Enterprise Opportunity
All rights reserved

ISBN: 0-9728985-5-7

The Association for Enterprise Opportunity (AEO)

Founded in 1991, AEO is the national trade association for organizations committed to microenterprise development. The mission of AEO is to support the development of strong and effective U.S. microenterprise programs to assist underserved entrepreneurs in starting, stabilizing, and expanding businesses. AEO's vision is that underserved microentrepreneurs will have successful businesses, which create wealth, assets and economic well being for them and their families, resulting in healthy connected communities. A fifteen member, culturally and geographically diverse Board of Directors governs the association, assisted by substantial volunteer participation.

AEO defines "microenterprise development" as the provision of support to businesses that generally require \$35,000 or less to start up or expand, and that typically employ five or fewer individuals. Coining the word "microentrepreneur" to describe a particular kind of business owner, AEO helped introduce this term to the U.S. lexicon, along with "microenterprise development."

In support of its members, AEO provides the following programs and services:

- **Training and Technical Assistance Program:** AEO provides training and technical assistance in the design, implementation and administration of microenterprise development programs. Training is offered through such venues as the AEO Annual Conference and Membership Meeting, Regional Training Institutes, specialized group training and through individual technical assistance and consultation.
- **Policy, Advocacy and Research Program:** AEO's policy and advocacy efforts focus around federal programs that support the needs of the microenterprise industry in the areas of: (1) training and technical assistance; and (2) access to markets, credit, and asset development strategies. AEO also collects and disseminates information on the field, including the best practices, program innovation, and program evaluation efforts.
- **Member Communications:** AEO also utilizes several vehicles that promote networking and information sharing among its members, including:
 - ▷ **AEO Exchange and AEO E-News**, the quarterly print newsletter and monthly electronic newsletter, respectively, share with members critical information in the field of U.S. microenterprise;
 - ▷ **The Directory of U.S. Microenterprise Programs**, published in collaboration with the Aspen Institute's Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination (FIELD) Project;
 - ▷ **Web site** - www.microenterpriseworks.org; a comprehensive resource on the field with tools for practitioners, policy updates, and more; and
 - ▷ **A Listserv** that facilitates the exchange of ideas and best practices among microenterprise practitioners.

Table of Contents

Project Overview	iii
Acknowledgements	v
Introduction	1
I. Disability and Entrepreneurship	2
A. Disability is... ..	2
B. Why Microenterprise?	3
II. Disability 101	9
A. Why Microenterprise?	9
B. Americans with Disabilities Act of 1990 (ADA)	9
C. United States Census Bureau	9
D. Social Security Administration	10
E. State Vocational Rehabilitation Programs (VR)	10
F. Person First Language	11
G. The Golden Rule of Assistance is: Ask First	12
III. Understanding the Vocational Rehabilitation System	14
A. The System Structure	14
B. Order of Selection	18
IV. Best Practices for offering Microenterprise Services to VR Clients	20
A. Educate Your Staff	20
B. Build Relationships	20
C. Understand your State's VR Policies relating to Self Employment	20
D. Educate VR	21
E. Develop a formal intake and referral procedure	21
F. Operate on a Feasibility First® Methodology	21
G. Assist in making informed Choices	22
H. Offer Client-Centered Business Planning	22
I. Understanding the Various Financing Options	22
J. Client Monitoring	23
K. Additional Tips for Working with VR Client	25
V. Understanding the Benefit System: The Social Security Administration	26
A. Benefit Programs for Individuals with disabilities	26
B. Medicaid	28
C. SSA Terms to Assist Entrepreneurs	28
VI. Accommodations and Accessibility Issues	32
Physical Access	32
VII. Outreach and Marketing	36
A. An Affirmative Approach	36
B. Where to market	36
VIII. Resource: the Abilities Fund	37
A. History & Services	37
B. Entrepreneurs with Disabilities	37
C. Microenterprise Development Organizations	38
Appendix: State VR Program Contact Information	40
End Notes	42

Project Overview

The *Introduction to Starting and Sustaining a Microenterprise Development Program* training manuals are designed to provide practical guidance and “best practices” in launching and sustaining effective Microenterprise Development initiatives. These manuals are designed as a companion to AEO’s Microenterprise Training Institutes and AEO’s CD-ROM “Toolkit” for Microenterprise Development.

The project resulted from the desire of AEO’s Training and Technical Assistance Committee to revise and update AEO’s previous *Introduction to Microenterprise Curriculum*. AEO and the authors of these manuals are grateful to Welthy Soni, Phillip Black and Nancy Swift for their initial guidance, advice and support. The project benefited from their drive to provide practical tools to microenterprise program leaders and staff.

The *Introduction to Starting and Sustaining a Microenterprise Development Program* curriculum includes the following manuals:

Microenterprise Works! An Overview of Microenterprise Development in the United States: this manual provides a basic overview of the microenterprise industry in the U.S. Its goal is to educate key supporters, e.g., agency board members, policy makers, legislators, representatives of financial institutions, and others about the industry.

Fundamentals of Program Design, Management and Resource Development: the purpose of this manual is to: (1) help develop, strengthen and diversify microenterprise development programs; and (2) to help managers learn how to mobilize and manage human and financial resources.

Fundamentals of Program and Outcome Evaluation: the purpose of this manual is to help program managers to establish basic program monitoring and evaluation indicators and reporting systems, and understand how to use these systems to improve program performance.

Fundamentals of Effective Business Financing Services: the purpose of this manual is to review how to provide capital or financing to low –and moderate-income individuals who own and operate microenterprises. It focuses on the basics of credit underwriting, loan approval processes, loan monitoring, and risk management.

Fundamentals of Access to Markets (ATM) Programs: the purpose of this manual is to help program staff design “Access to Markets” services or programs to help entrepreneurs diversify their markets and access new markets to increase sales and growth.

Strategies to Incorporate Asset Development in Microenterprise Development Programs: the purpose of this manual is four-fold: (1) introduce the concept of asset development in terms of definitions, policy and outcomes; (2) discuss promising asset development strategies, specifically Individual Development Accounts (IDAs), Microenterprise Development, and the Earned Income and Child Care Tax Credits; (3) review the basic concepts explored in financial education programs; and (4) explore the integration of IDAs and microenterprise loans to support low-income and low-wealth entrepreneurs.

Pump Up the Volume! Strategies in Growing Microloan in the United States: This manual addresses a major challenge to microlenders: effectively reaching the market and providing market-driven loan products. The manual highlights successful case studies of microlenders who have developed innovative strategies to increase the volume of their loans.

Peer Plus: The Evolution and Success of Peer Lending in the United States: This manual dispels the misconception that the peer lending methodology does not work effectively in North America. It profiles a series of strategies developed by microenterprise development practitioners to effectively implement a peer lending model to accomplish the dual goals of achieving impact and sustainability.

Microenterprise Development Organizations - Catalysts for Stimulating Entrepreneurship in Rural America: This manual challenges rural Microenterprise Development Organizations to move beyond a single purpose orientation to view the entire community and its economic development as part of their mission. The purpose of this manual is to encourage rural MDOs to utilize a more holistic approach in their business development work. It contains several examples of programs that have taken a proactive role in their communities and are active catalysts for changing the entire entrepreneurial culture.

Microenterprise Services for Entrepreneurs with Disabilities - Market of Millions: This manual is designed to give Microenterprise Development Organizations an introduction to the potential of extending services to entrepreneurs with disabilities. The goal of this publication is to challenge each organization to seek a relationship with its local Vocational Rehabilitation system to become a training and technical assistance provider to its clients.

The following individuals wrote or co-wrote individual modules of the curriculum:

Janney Carpenter	Jason Friedman	Caroline E.W. Glackin
Patti Lind	Eliza G. Mahony	Mary P. McVay
Mark Nolte	Zach Gast	Melissa Scudo
Welthy Soni		

In addition, Bill Edwards, Jason Friedman, Zulma Bianca, and Zach Gast provided editorial support. Also, under this project, AEO commissioned training materials for the following publications published by the Aspen Institute:

- **FIELD Best Practice Guide: Volume 1, *Entering the Relationship: Finding and Assessing Microenterprise Training Clients*** explores how program practitioners can conduct market research, develop effective marketing strategies, and appropriately screen and assess incoming clients.
- **FIELD Best Practice Guide: Volume 2, *Building Skills for Self-Employment: Basic Training for Microentrepreneurs*** offers best practices in core training and their implications for improving training services.
- **FIELD Best Practice Guide: Volume 4, *Keeping It Personalized: Consulting, Coaching & Mentoring for Microentrepreneurs*** provides a summary of findings from research in business consulting, coaching and mentoring with case-study examples of best practices in all three types of technical assistance targeted to low-income clients.

Funding for this series came from the Program for Investments in Microentrepreneurs (PRIME) program administered by the U.S. Small Business Administration (SBA). AEO and the authors would like to thank Jody Raskind, Microenterprise Bureau Chief, for her generous support of this work and, more importantly, the microenterprise industry as a whole. AEO also wants to express its appreciation to the Aspen Institute's Economic Opportunities Program, particularly Elaine Edgcomb, for support of this project and willingness to generously share previously published materials.

As a learning organization, we at AEO welcome your comments and suggestions on these manuals so that we can continuously improve them and assure they reflect "best practices" in the field. Please forward your comments to Jason Friedman at jfriedman@assoceo.org On behalf of AEO, I wish you all the best in your efforts to help low-income individuals achieve economic self-sufficiency through self-employment! Microenterprise Works!

Sincerely,

Bill Edwards, Executive Director
Association for Enterprise Opportunity (AEO)

Funding for this series came from the PRIME project of the United States Small Business Administration.

Manuals and toolkit are available from AEO at www.microenterpriseworks.org.

To request training in your area, contact aeo@assoceo.org.

Acknowledgments

The Abilities Fund staff wishes to acknowledge those who have provided financial and philosophical support to our organization and created the capacity for the development of this curriculum. Without the generous contribution of the Charles Stewart Mott Foundation, particularly the support of Jack Litzenberg and Sue Peters, it would have been impossible to obtain the depth of experience necessary to develop this curriculum. As well, The Abilities Fund would not be where it is today without the continued support and encouragement of Bill Edwards, Jason Friedman, Zulma Bianca and the staff of AEO. Equally, the ongoing commitment of The Abilities Fund Board of Directors is gratefully acknowledged and appreciated.

Many thanks to David Hammis for his expertise on Social Security benefits and Melissa Scudo and Shawn Winkler-Rios for their experience and perspective. Most notably, thanks to the entrepreneurs highlighted within for their continued inspiration, for it is in that inspiration that this curriculum was created.

Patti Lind and Mark Notle

Introduction

A Market of Millions is a manual designed to give microenterprise development organizations an introduction to the potential of extending services to entrepreneurs with disabilities. The goal of this publication is to challenge each organization to seek a relationship with their local Vocational Rehabilitation system to become a training and technical assistance provider to their clients.

This manual is divided into 9 sections:

- I. Disability and Entrepreneurship**
- II. Disability 101**
- III. Understanding the Vocational Rehabilitation (VR) System**
- IV. Best Practices for Serving VR Clients**
- V. Understanding the Benefit System / The Social Security Administration**
- VI. Accommodation and Accessibility Issues**
- VII. Outreach and Marketing**
- VIII. Resource: The Abilities Fund**
- IX. State VR Program Contact Information**

Through this manual you will learn how viable entrepreneurship can be for people with disabilities and how your organization can work through the support system to assist clients as well as generate program income.

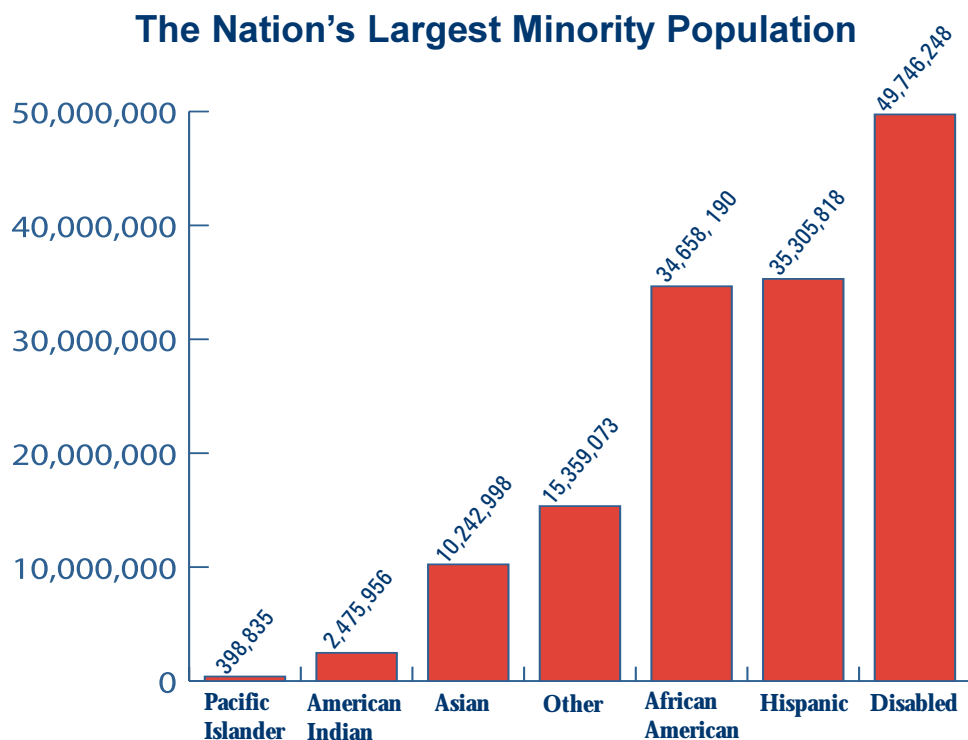
"Americans with disabilities no longer just want to have a ramp to get into the local hardware store. We want to own the hardware store."

*-Bryon MacDonald,
Disability Rights Leader.*

I. Disability and Entrepreneurship

A. Disability is...

- 49,746,258 Americans¹
- the nation's largest minority population²
- 6% of all children³
- one in five working age adults⁴
- almost half of all adults over age 65⁵
- 21,287,570 potential workers who have barriers to employment
- men and women
- every race
- in every state and community
- nearly twice as likely to live in poverty than persons without disability⁶
- a one in three chance of living in a very low-income household (less than \$15K annual income)⁷
- a high rate of dependence on public assistance
- earning 72 cents to every dollar earned by a person without a disability⁸
- employment discrimination
- a completely different system of services and assistance
- a population of potential entrepreneurs that comprise a viable and emerging market for microenterprise development organizations!

Table 1: US Census Data

B. Why Microenterprise?

For many years, self-employment for individuals with disabilities has mistakenly been seen as an oxymoron – by both individuals with disabilities and the rehabilitation professionals who serve them. Just like everyone else, individuals with disabilities are susceptible to common myths and stereotypes about the abilities of people with disabilities. This low ceiling of expectations often squelches entrepreneurial thinking. As well, the attitude and experience of vocational counselors regarding self-employment is a key factor in determining if self-employment is even presented in the repertoire of available vocational options. Counselors who are unfamiliar and/or inexperienced with self-employment may be less likely to present self-employment as an option. When business ownership is requested by a client, the counselor may be reluctant to develop a plan for service that meets the client's needs due to the fact that they are unaware of the process and the availability of quality service providers. However, when self-employment is presented as a vocational option in a supportive environment, for many individuals with disabilities it can be the most direct route to social and economic empowerment.

Microenterprise offers an individual the flexibility they need to accommodate a disabling condition. With accessibility barriers limiting many workplaces, owning a business can provide the income without the traditional challenges of wage employment. Equally compelling, employment discrimination is no longer a factor when the individual becomes his/her own boss.

Case Study: Kevin Stockton Success Story: Blind Signs, Inc.

Kevin Stockton responded to losing his sight by sharpening his entrepreneurial vision.

This Native American from Roseburg, Oregon was a construction-savvy independent contractor specializing in high-end woodwork -- until June 11, 1999, when a robbery shooting ended his sighted days and his construction business.

With encouragement and advice from his vocational rehabilitation counselor and from the Micro-Enterprise Development and Lending (MEDAL) program of the Roseburg based Umpqua Community Development Corporation, Stockton once again chose the entrepreneurial option. After completing MEDAL's training program and receiving technical assistance from Program Manager Shawn Winkler-Rios in areas including business plan development and advisory board formation, Stockton officially launched his business: Blind Signs, Inc., a system of bars designed to be placed near crosswalks so as to provide cane users with a tactile orientation guide. Sets of three, four, and five parallel bars would provide signals to cane users that they are approaching, respectively, a bus stop, an intersection, or a stairway.

Blind Signs is generating excitement within the blind community as a potentially life-altering innovation that holds national and international implications. While Stockton has yet actively market his product, he has launched several pilot programs gaining the attention of officials from five states who have expressed interest in employing this system.

To learn more about Blind Signs, Inc., visit www.blindsigns.com. or write to Blind Signs, Inc. 868 Little Valley Rd, Roseburg, OR 97470. Phone 542-679-9279.

The reality is that living with a disability can prepare an individual for business ownership. Examples of traits displayed by many individuals that lend themselves to entrepreneurship include:

1. Creative Problem Solving

Every day, people with disabilities are challenged to find new ways to do old tasks. The same ingenuity that enables a wheelchair user to retrieve a box of cereal from the top shelf in the supermarket can be used to effectively deal with business dilemmas.

2. Ability to Adapt

People with disabilities are accustomed to adapting to the everyday changes that come with disabling conditions. These same strategies can be used in business to adapt to constantly changing market forces.

3. Grace Under Fire

Dealing with other people's reactions and responses to disability on a daily basis often yields stressful and unpleasant situations. The ability to handle these situations with grace and dignity without compromising one's principles is the epitome of customer service. Living with a disability is the perfect practice ground for refining this skill.

4. Persistence

Business ownership is not for the faint of heart and often requires business owners to challenge the status quo, beat the odds, and break all the rules. People with disabilities are not accustomed to giving up easily, and this persistence translates well into the world of business.

5. Willingness to Ask for Help

Too often, pride gets in the way of asking for help – a stumbling block encountered by far too many entrepreneurs. People with disabilities have generally had to accept help from others at times in their lives. As a result, they recognize that seeking assistance is not a sign of weakness but rather an intelligent strategy for pooling insight.

6. Resourcefulness

Many people with disabilities have managed to carve out a life and support their families on the meager, fixed income provided by Social Security benefits. These individuals have learned how to stretch their resources to make ends meet – a skill that is welcome when starting a business with limited resources. In this case, doing a lot with a little is a challenge that can be met.



Case Study: David Albrecht, D. A. Electronics, Mt. Pleasant, IA

Taking activity from hobby status to full time business is the dream of many promising entrepreneurs. For David Albrecht, the dream has become a reality through his home-based business venture repairing and servicing electronic equipment.

During a period of unemployment, Albrecht contacted his rehabilitation counselor at the Iowa Division of Vocational Rehabilitation Services (DVRS) and expressed an interest in exploring whether his hobby could become a home based business. The counselor referred him to DVRS's Entrepreneurs with Disabilities Program which assisted Albrecht with a feasibility assessment, business planning and assistance in obtaining DVRS funding to capitaliz his venture.

Today, David Albrecht's business is profitable and growing. Still located on his home property, D. A. Electronics has shifted to meet a changing marketplace - he now primarily services computers for Best Buy, Staples, and Circuit City as well as direct computer retailers like Dell, Compaq, and IBM. Albrecht notes that the help he received from DVRS launched more than just a small business - it launched a career that will take him profitably into the future. From unemployment to hobby activity to a full-time business venture, David Albrecht is part of a growing community of individuals with disabilities who own and operate profitable home-based businesses in Iowa.

7. Market Need

If you apply the "5% of the population is entrepreneurial" theory to the 50 million Americans with disabilities, the market of potential new clients seeking microenterprise services numbers 2.5 million. However, as noted earlier, this population may actually beat that trend with upwards of 20-30% looking to pursue self-employment as a vocational goal.⁹

To be discussed in detail later in this manual, promising entrepreneurs with disabilities need and want business planning services from microenterprise organizations. Equally important, if your organization can develop the proper relationships with Vocational Rehabilitation and other rehabilitation agencies, you can receive financial support for your services along with utilizing their expertise in providing disability-related consultation during business planning.

8. Where do you fit in?

In the United States, the primary response to the unemployment and underemployment of individuals with disabilities is the Vocational Rehabilitation system. Vocational Rehabilitation (VR) exists in every state, and approximately 30 other sites including the US territories and Native American reservations/locations, with the primary responsibility of facilitating employment opportunities for people with disabilities. With the staggering numbers of potential consumers of their services, VR nationally assists an average of 1.2 million Americans each year leading to just over 200,000 rehabilitated outcomes.¹⁰ (compilation of statistics from www.ed.gov reports)

While studies demonstrate that, when offered the possibility, up to 20-30% of VR clients will choose self-employment as a vocational goal.¹¹ Conversely, on a national basis, if statistics show that only slightly more than 2% served by VR actually become self employed, what contributes to these unusually low outcomes?¹²

Simply stated, for many years, self-employment has been regarded by rehabilitation professionals as an option of last resort for their clients. This is due, in part, to the fact that it requires a level of risk unfamiliar to most rehab counselors. It requires them to operate them outside of common vocational rehabilitation strategies and demands skills that they have not had the opportunity to develop. This is commonly compounded by insufficient policy guidance relative to self-employment.

Today, rehab counselors are learning that key to providing quality counseling with successful outcomes is the ability to identify business planning professionals who can serve their clients. What VR can do is *PURCHASE* your services for their clients who are interested in making self-employment their vocational goal.

Currently, in several states, VR pays microenterprise organizations simply to do what they do best.

Table 2: Examples of successful linkages between VR and Microenterprise

Maryland	Reaching Independence through Self Employment (RISE)	Has contracted with Maryland Division of Rehabilitation along with and Florida Blind Services to provide microenterprise services to entrepreneurs with disabilities.
Ohio	Enterprise Works	Provides statewide microenterprise resources beginning with an assessment and feasibility phase moving through business planning and counseling.
Iowa	Entrepreneurs with Disabilities Program	Launched over 250 businesses with an 87% sustainability rate. Program operates on budget between \$300,000 and \$450,00 per year from VR/Dept for the Blind.
Michigan	Microenterprise Works! - Ann Arbor Center for independent living	Contracts services to Michigan Rehabilitation Services and other rehab agencies including the Veterans Administration.
Colorado	Microenterprise Opportunities for Individuals with Mental Illness	This SMA received a contract and grant to administer microenterprise training and TA to individuals in Denver with mental illness.

9. How can you get involved?

For your organization to benefit from this type of partnership and enjoy a diversification of income, it will be necessary to:

- Provide training and technical assistance services that accommodate the individual needs of persons with disabilities. For example, many individuals find one on one technical assistance is more effective than standard group training methods.
- Familiarize your staff to disability issues through training provided by the Abilities Fund at AEO regional and national conferences or by requesting on-site staff training.
- Learn to respectfully and effectively communicate with and about people with disabilities.
- Understand the Vocational Rehabilitation system at the local, state and national levels.
- Make sure your organization is fully accessible, including the physical structure, training and marketing materials, as well as your web presence.
- Work from a client-centered, Feasibility First® approach when providing training and technical assistance.
- Utilize services from the Abilities Fund to assist you in becoming a vendor to your state VR system, Veterans Affairs and the Social Security Administration.

II. Disability 101

To give microenterprise organizations a basic understanding of disability and the VR system, the Abilities Fund and AEO offer the following primer:

A. What is Disability?

It depends on who you ask!

B. Americans with Disabilities Act of 1990 (ADA)

According to the ADA, an individual with a disability is a person who has a physical or mental impairment that substantially limits one or more major life activities and has a record of this impairment.¹³ The term substantial is defined in that an individual must be unable to perform, or be significantly limited in the ability to perform, an activity compared to an average person in the general population.

For more about the Americans with Disabilities Act visit:

<http://www.usdoj.gov/crt/ada/adahom1.htm>

C. United States Census Bureau

In determining disability for Census purposes, the US Census Bureau asks the following questions:¹⁴

- 1. Does this person have any of the following long-lasting conditions:**
 - a. Blindness, deafness, or a severe vision or hearing impairment?
 - b. A condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying?
- 2. Because of a physical, mental or emotional condition lasting 6 months or more, does this person have any difficulty in doing any of the following activities:**
 - a. Learning, remembering, or concentrating?
 - b. Dressing, bathing, or getting around inside the home?
 - c. Going outside alone to shop or visit a doctor's office?
 - d. Working at a job or business?

D. Social Security Administration (SSA)

For SSA benefits determination (discussed further in Section 5), disability is defined as the inability to engage in any substantial gainful activity because of a medically determinable physical or mental impairment that can be expected to last for a continuous period of not less than 12 months or can be expected to result in death.¹⁵ Further eligibility requirements are placed on the person's ability to earn an income. Other sources of income, assets and hours worked per month also can become factors in determining the type of benefits available to the person.

E. State Vocational Rehabilitation Programs (VR)

The VR definition of disability is the narrowest and most relative to your organization as you seek to provide services to their clients.

Generally, to become a client of a state VR program, eligibility requires that a person must have a disability that creates substantial barriers in preparing for, obtaining or maintaining employment. This applies to individuals whose disabilities are permanent or those who experience disability over an extended period.

Often there is a burden of proof that requires the individual to prove that VR services are necessary to become or stay employed. This can usually be accomplished through medical information submitted by a physician. Further, many states also qualify the applicant by whether or not they can benefit from VR services.

According to the Americans with Disabilities Act, there are 7 types of disabilities:¹⁶

Table 3: ADA Disability Categories

Disability	Category	Examples
Vision Disabilities Hearing Disabilities	Sensory Disabilities	Blindness, loss of sight Deafness, loss of hearing
Cognitive Disabilities Brain Injuries Mental Illness	Mental Disabilities	Mental Retardation Resulting from an accident Schizophrenia, Bi-Polar
Mobility Disabilities Speech Disabilities	Muscular /Neurological	Cerebral Palsy, MS Muteness, Lipping

Fact: The fastest growing category of disability is mental illness

Disability takes many forms and frequently is not readily apparent. For example, mental illness is not often apparent when first meeting with a client. Although a person may experience asthma, learning disabilities, attention deficit disorder, chronic fatigue syndrome, depression, back impairment or mild forms of mental retardation, you may not be able to readily pinpoint the exact nature of the disability. Often the client will disclose the condition. If not, when is it appropriate to ask about disability? The rule is simple: **Ask about disability only when you feel it is relevant to business planning.** For example, if the format for providing effective business planning services is unclear, the question may be stated as "What can our organization do to ensure that our services compliment your learning style"- or -"To make sure our training and technical assistance services meet your needs, is there anything we can do to accommodate your disability?"

In some instances, although a person may experience multiple disabilities, by no means does it preclude him/her from business planning.

F. Person First Language

In this age of political correctness, how do you talk to and about people with disabilities? The answer is simple: By talking about PEOPLE with disabilities?

The concept of person first language, the appropriate means for correctly 'talking the talk', focuses on the individual rather than the disability. A person has goals, dreams, issues, fears, needs, wants, friends, family, hobbies, etc. We all do. Some people also have a disability. Therefore, remember one thing; always talk about the person, and when necessary, the disability that the person experiences.

A person is not a function of the car they own. Likewise they are not a function of, or limited as an individual, due to an impairment they may experience. When you need to speak of a client with a disability in a relevant situation, please keep in mind person first language:

Table 4: Person First Language

Never Say...	Use Person First Language...
Handicapped, Differently Abled, Challenged, Special, etc	A person with a disability
Wheelchair Bound, crippled	A wheelchair user
A Quad	A person with quadriplegia
Mental, Retarded, Crazy,	A person with mental illness, a cognitive disability or a psychiatric impairment
Visually challenged, sight impaired	A person who is blind or a person with a visual impairment

Success Story Jeffrey Lewis

James Lewis in Battle Creek, Michigan is in business today thanks to Enterprise Works in Ann Arbor. His trophy and engraving business is growing every day thanks to the training he received from the program and by working with an involved VR counselor.

"My Counselor has been a very good source of support," lauds James, whose business was actually funded by a grant from VR and some help from his parents.

1. If it ain't relevant, it ain't relevant!

Don't force the issue - if the disability is not relevant to the conversation or the description of the client, don't mention it. You don't mention a friend's hair color in passing conversations because it is not relevant. Likewise, it is not important to mention a person's disability if it is not related to the conversation or description of an 'entrepreneur.' Let common sense be your guide - there is more to the entrepreneur than the disability.

2. How do you help?

Although it is human nature to want to provide assistance, there are some basic guidelines to follow.

G. The Golden Rule of Assistance Is: Ask First!

For example, when working with a person with a vision disability, ask first if they would like assistance. If they do, a commonly accepted way of asking is, "How do you travel?" Each person has a different preference as to how they would like to be assisted. Asking for that preference is the respectful way to help.

The U.S. Office of Personnel Management offers the following useful pointers for working with persons with disabilities. More information can be found on their website at: www.opm.gov. Consider the following suggestions when interacting with individuals who are blind or who have vision impairments:

- Speak directly to the individual who is blind or who has a vision impairment, using a normal tone of voice.
- Introduce other people in the room or have them introduce themselves. This will assist the individual with orientation to the room and its occupants.
- Never touch or distract a service guide dog without first asking the owner for permission. Service animals are not pets and generally should not be disturbed while in a working mode.
- When giving directions, do not use references the person who is blind cannot see. For example, "over there" is not a good way of describing a location. When using directional words, use them with the orientation of the person who is blind or who has a vision impairment.
- Tell the individual when someone is leaving the room.
- When guiding a person into a new or strange surrounding, describe special features or decorations.
- Be prepared to read aloud information that is written, or ask the person if he or she could use the services of a trained reader.

1. Consider the following suggestions when interacting with individuals who are deaf or hard of hearing:

- (a) When speaking with someone who is deaf or hard of hearing, face the person directly. Attract his or her visual attention before starting a conversation. For instance, if you are entering his or her office and the person's back is to you, flicker the room lights.
- (b) When speaking to people who are deaf or hard of hearing, use meaningful facial expressions and gestures to emphasize your intent and attitude. This helps to substitute for your tone of voice. Try to find a quiet place away from computers, telephones, and other sources of noise that has adequate lighting.
- (c) Not all people who are deaf or hard of hearing know or use sign language. Do not assume they need interpreters.

2. Consider the following suggestions when interacting with individuals who have mobility impairments:

- (a) Do not hold the person's wheelchair or assume the individual wants to be pushed; always ask first. A wheelchair should be considered part of the person's personal space.
- (b) Offer assistance but do not insist. If the person needs help, he or she will accept the offer and explain exactly what will be helpful.
- (c) For prolonged conversations with someone who uses a wheelchair, sit down so as to be at the eye level of the wheelchair user.
- (d) Do not be surprised if the person transfers from a wheelchair to a piece of furniture or gets out of the wheelchair to move about. Not all wheelchair users have paralysis; many can walk with or without the aid of canes, braces, or crutches.
- (e) If a person uses crutches, a walker or some other assistive device, ask if they would like assistance with coats, bags, or other belongings.

Again remember; **Ask First**, use common sense, and you should have no trouble communicating or assisting respectfully.

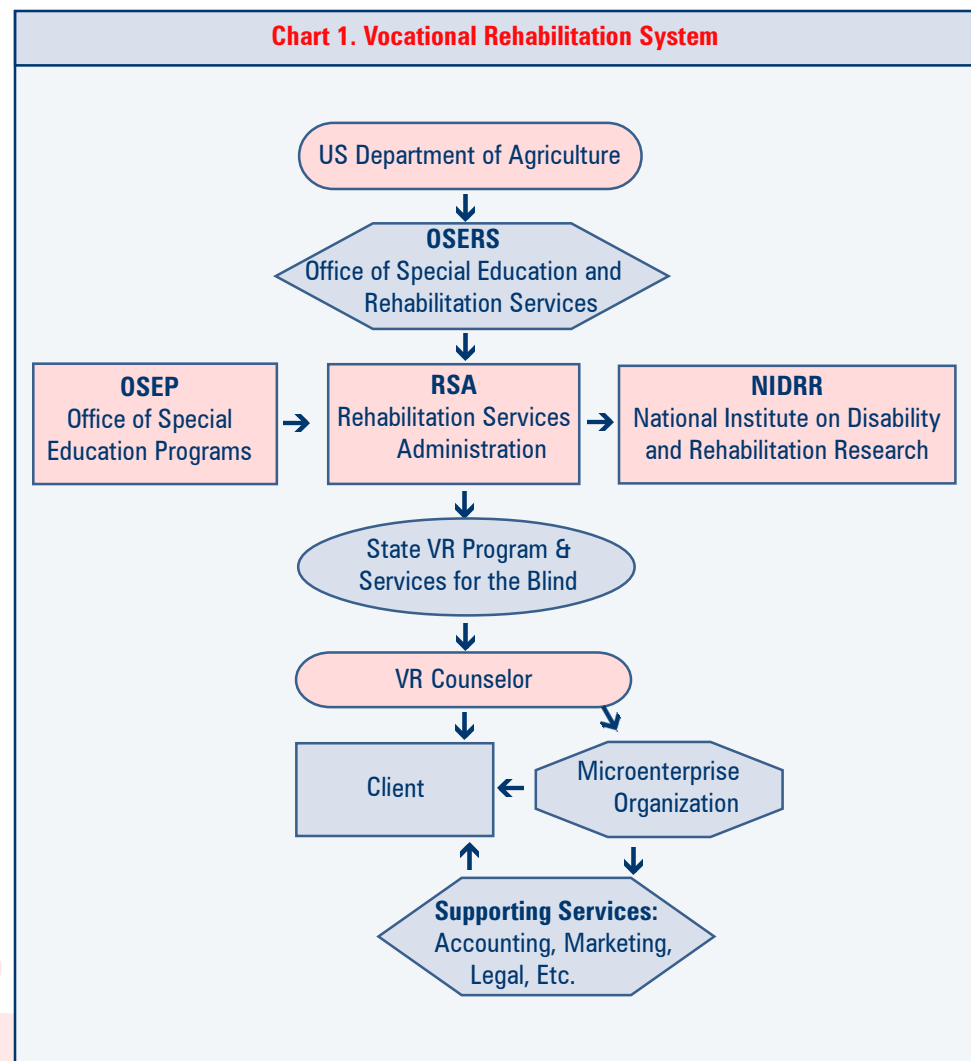
Success Story: Holleen Lawrence, Breakroom Cyber Café, Des Moines, Iowa

Job seekers, game players and coffee drinkers in Des Moines, Iowa now have a place to call home. The Breakroom Cyber Café offers practical job advice, internet access and a friendly atmosphere. The owner, Holleen Lawrence, utilized equity grant funding from the Iowa Entrepreneurs with Disabilities (EWD) program matched with personal funds to launch this storefront business after becoming legally blind from macular degeneration. Having developed her professional experiences through positions in both the private and government sectors she understands what employers are looking for. Now Holleen is able to share her blends of coffee and experience to assist others in need of employment. The business has become profitable in just the first few months of operation and looks to be heading for long term success.

III. Understanding the Vocational Rehabilitation System

A. The System Structure

All State Vocational Rehabilitation programs stem from the U.S. Department of Education, specifically, the Office of Special Education and Rehabilitation Services (OSERS).



1. OSERS is further separated into three distinct divisions

- **OSEP - Office of Special Education Programs** – this branch is dedicated to improving results for infants, toddlers, children and youth with disabilities ages birth through 21. This is achieved by funding educational programs in schools, colleges and universities and through research initiatives in disability education.
- **RSA – Rehabilitation Services Administration** – This administration is the primary funder of programs that develop and implement comprehensive and coordinated programs of vocational rehabilitation, supported employment and independent living for individuals with disabilities. Their goal is to increase integration of this population. They are the primary funder of state VR programs.
- **NIDRR – National Institute on Disability and Rehabilitation Research** – Seeks to improve the lives of persons with disabilities by funding critical research initiatives.

Vocational Rehabilitation is a federally mandated program in every state. It is up to each state to determine the structure and design of their VR system. While the goal of each state is the same; countering the unemployment and underemployment of persons with disabilities, their funding streams and organizational designs can vary greatly.

As Chart 1 identifies, at the national level, disability-related employment programs fall under the authority of the US Department of Education. On a state level, this may also be the case – your state's Department of Education. In others, it can be a function of the Economic Development agency, Labor, Workforce Development, or Human Services. Occasionally, Blind Services stand alone and are separate from VR. In other states, Blind Services are blended with VR and become part of their programming.

Understanding how your state's VR and/or Blind services are organized is necessary to determine the flow of funding and where to seek a relationship as a vendor of services. State VR programs are funded by leveraging Federal Funds from RSA with a state appropriation at a ratio of 3:1.¹⁷

In some states, VR may already have some level of self-employment programming in place. This includes formalized, internally managed programs (Nebraska) or programming management that is outsourced (Iowa, Ohio & Maryland). Other states do not have formal or informal programming but rely on internal policy to guide VR counselors in facilitation of self-employment services. This is the most common format for addressing self-employment - making the need for quality microenterprise services paramount. Most states that use policy to drive self-employment services are specific to the type of business they can assist or are limited to certain regions of the state. Microenterprise services that offer solid business training, technical assistance, access to financing and market networking have value to both the entrepreneur as well as the VR counselor.

In some states, walls may be thrown up to deter you from establishing a vendor relationship to serve clients interested in pursuing self-employment. Poor economy, unavailability of funding, or existing programs may be used as excuses as why VR may not pursue a contractual relationship with your microenterprise organization. If these are used, your state simply has not understood the value of services the microenterprise industry has developed. Help them understand! Just like you would counsel a client not to give up if one bank said no, your persistence with the powers that be in your state can pay off.

2. The Goal of VR

It is the goal of Vocational Rehabilitation to assist each client in identifying and achieving a vocational goal. When the VR client is also a **Social Security recipient**, an additional goal is to see these clients achieve a Social Security Administration standard known as **Substantial Gainful Activity (SGA)**. This level of employment - or self-employment - activity is based upon the specific benefits program structure (SSI or SSDI discussed in detail in section 5) and may measure the number of hours the person works and/or the level of income they are generating. For each **SSI or SSDI** recipient that VR assists successfully that remains employed or self-employed for a specific period of time, SSA reimburses the state VR program for their investment.¹⁸

This is worth repeating: VR receives payment from SSA when their clients reach SGA. In fact, SSA will compensate a state VR program for 115% of VR's investment into the client.¹⁹

3. Why should VR work with Microenterprise?

The Microenterprise industry has proven to be the most effective and efficient model for assisting underserved, low income populations to reach self sufficiency through business ownership. Once VR realizes the potential of microenterprise, they will see that it offers their clients the opportunity to safely explore their vocational goal and, when serving a client receiving Social Security, attain a level of SGA that will result in VR receiving a financial return on their investment in services provided to the entrepreneur with a disability.

Entrepreneurship has been an effective tool for alleviating poverty and increasing the standard of living with minority groups. In the disability community, business ownership as a means to achieving self-sufficiency has only recently begun to surface as both a practice and major topic of discussion relative to the employment of people with disabilities. The federal legislation that guides VR services is known as the Rehabilitation Act of 1973 (as amended through 1998) (see <http://www.nfb.org/law/rehabact.htm>). Within the Act, self-employment is noted as a "viable vocational outcome".

However, the readiness of vocational rehabilitation professionals through education and training has not kept pace with the rising interest in self-employment. Consequently, it is important that the microenterprise industry assist in moving it forward by reaching out to VR and the disability community at large and partner to provide quality business planning services.

4. The VR process of Attaining Vocational Goals

Once a client has gone through the assessment phase and been accepted to receive VR services, the counselor will use a battery of assessment tools to determine how to best prepare a client to meet their employment goals. Frequently, preparation for achieving a goal, as well as implementing one, requires that VR make an investment on the client's behalf. In order to receive any funding toward achieving a vocational goal, each client is federally mandated to have a written plan called an Individual Plan for Employment (IPE).

5. IPE - Individual Plan for Employment

In the case of self-employment, the IPE identifies the individual's path to reaching the end goal of full employment (and elimination of federally funded assistance programs whenever possible). The IPE will describe the necessary services, the expected timeframe, and the need for any assistive technologies that need to be addressed. For example, for an individual who wants to be self-employed as a mechanic, the IPE will note the vocational goal as 'mechanic' and the outcome of the IPE to be 'self employment'.

The counselor will have input as to how and where the client should seek to employ their talents. They may also purchase services from employment specialists for tasks such as job training, assistance in writing a resume, building computer skills, etc. as they try to facilitate the client's goals. The same goes for self-employment – the counselor may employ the services of a microenterprise organization to fulfill the business planning needs – as long as they agree that self-employment is a viable vocational outcome. However, the two most powerful words in the world of rehabilitation are the two that will be most important to your organization in dealing with counselors and staff reluctant to encourage self-employment. Those magic words: **client choice**.

6. Client Choice

Client Choice represents a vital and powerful empowerment tool for VR clients. Briefly, this policy mandates that counselors make available all options so the client can make a clear and informed choice regarding their employment future. It also ensures that the final choice rests not with the VR system, but with the client and his/her family. Stated another way, it is the responsibility of the VR counselor to present self-employment as an option as well as identify to the client where they can learn more about this opportunity, i.e. business planning services provided by local microenterprise organizations. *If you can build a solid relationship with local VR counselors as well as the clients they serve, you will become the logical resource for these referrals.*

In the event that a client chooses self-employment as their vocational goal, it now becomes the responsibility of the counselor to obtain appropriate services at a reasonable cost.

B. Order of Selection

Your state VR program does not have unlimited resources. As mentioned earlier, of the over 49 million working age adults with a disability in this country, on average, only a little more than 1.2 million are provided services by VR services each year.²⁰ So, how do they decide who receives assistance and who doesn't?

In the event that VR has more clients than they can afford to provide services, a federally mandated process known as Order of Selection is implemented. In Order of Selection states are forced to prioritize potential clients by the number of impediments to employment.²¹

- (a) First to receive services are **Peace Officers** injured in the line of duty.
- (b) Secondly, clients with **Most Significant Disabilities** receive services – Severe mental or physical impairments limiting the individual's functional capacity to be employed and requiring them to need ongoing assistance and a multiplicity of services.
- (c) Followed by clients with **Significant Disabilities** – Individuals identified as having a limited functional capacity in one employment related ability yet still need ongoing assistance and may require multiple services.
- (d) If resources allow, clients in the **Other Eligible** category will receive services - individuals who are assessed to have a disability that does not seriously limit their functional capacities to be employed.

As mentioned earlier, VR professionals utilize a variety of assessment and evaluation tools to define and quantify the impediments to employment and the consequent category for Order of Selection.

What happens if your client takes exception to how VR is managing their case, or if VR is being unresponsive to their goal of self-employment? *Each state is staffed with independent watchdog services known as Client Assistance Programs.*

1. Client Assistance Programs

To ensure that the needs of each client are being met, assessments are valid and services adequately provided, each state is required to have a Client Assistance Program (CAP). CAP staff provides information about available services and advocates on behalf of the VR client who is experiencing problems or difficulties with the VR system, state policies or the assigned rehab counselor.

It is critical that the CAP staff is aware of the quality services that your microenterprise organization can offer to VR clients seeking to become self-employed.

For example: If a client does not feel that their counselor is responding to their desire to pursue self-employment as an option or if they are recommending the use of an inadequate service provider, your business card in the CAP staff's rolodex could bring you a referral. At the client's request, CAP staff can become involved in identifying appropriate business planning services. To locate a local CAP office, contact your state Vocational Rehabilitation program.

2. VR Vendors

VR Counselors cannot possibly do it alone. For most clients, it is necessary for VR to purchase services from outside vendors for such activities as resume writing, job training / coaching, medical evaluations, or in this case, microenterprise training.

While there is currently no standardized method or rate system in place, your services have value to VR. Even for traditional non-profit microenterprise organizations that receive specific programmatic funding to extend training to sectors of underserved populations at no cost to the client, the case can be made that extending services to VR consumers requires additional compensation. There will be a justified increase in costs for providing the client-centered assistance necessary to fulfill the goals of the IPE. The Abilities Fund can assist you in determining a pricing structure that is amenable to your state VR and profitable for your organization. This may be an hourly rate for service or a standard rate per client or group of clients. There may also be administrative dollars for specific initiatives agreed to by VR.

The Abilities Fund
332 S. Linn St. Suite 15
Iowa City, IA 52240
Toll Free Phone: 1.866.720.3863
Phone: 319.338.2521
Fax: 319.338.2528
[email: marknolte@abilitiesfund.org](mailto:marknolte@abilitiesfund.org)

IV. Best Practices for offering Microenterprise Services to VR Clients

The existence of targeted self-employment initiatives within the VR service system is a fairly recent phenomenon and the shape and style of these initiatives is still very much a work in progress. Microenterprise organizations are finding that in order to effectively serve the disability community, the following activities help to build their capacity:

A. Educate Your Staff

Take the time to ensure that your staff has internalized person first language and understands the differences and complexities within and between the various types of disabilities. Discuss accessibility and sensitivity issues to ensure that individuals with disabilities will feel welcome, comfortable and adequately accommodated in working with your organization.

B. Build Relationships

VR Counselors and administrators are comfortable working with people they know. Dedicate some time to networking with the professionals in your area. Listen to their concerns; understand their positions on self-employment derived from previous experiences and work to educate them on the benefits of microenterprise.

C. Understand your State's VR Policies relating to Self Employment

As each state operates by a different rulebook, it is important early on to review the policies your state uses in addressing self-employment for VR clients. These policies will come into play both when requesting technical and financial assistance from VR and also in the business planning stage.

For example, when researching resources for business capitalization, knowing your state's policy regarding assets purchased for the business by VR is critical. Will capital equipment belong to the state or the entrepreneur? Is equipment purchased with VR dollars ever released to the entrepreneur and can it be depreciated or sold?

Do not assume that the counselor understands all the policies on self-employment. Make it your organization's job to understand the policy, to inform and guide the counselor.

D. Educate VR

Microenterprise can be a foreign term to many outside of the industry. Work to educate your local counselors on the history and accomplishments of microenterprise in assisting underserved populations. Additionally, offer them a basic education on what their clients will experience and learn through your services. One method that the Abilities Fund has found effective is hosting a training event that allows VR professionals to gain an understanding of how microenterprise business planning works. By understanding the basics of self-employment VR counselors will have a thorough knowledge of what their clients are expected to learn and produce in terms of a business plan. In many cases, the informed counselors become excited about the opportunities for self-employment once they understand the process.

E. Develop a formal intake and referral procedure

Once you have established the relationship, work to move client services from an esoteric idea into a structured process. This will allow the counselor to understand how you operate and, more importantly, how you will need to be reimbursed. Establish a path from general inquiry through business monitoring (see Table 5 for an example of the process).

F. Operate on a Feasibility First[®] Methodology

Not every client that is referred to your organization is right for entrepreneurship. One of the most important things that any good microenterprise organization does is to assist clients in self-selecting when they are not ready for the challenges presented by self-employment. Rather than trying to serve every client referred by VR for business planning, offer to conduct a feasibility study with the client before the counselor writes self-employment into the IPE. This study should present a comprehensive look at the business idea, the readiness of the client, a market evaluation, including competition analysis, along with an understanding of the start up costs required to capitalize a sustainable venture. Only after the feasibility assessment has been completed should the counselor prepare an IPE. The Feasibility First[®] methodology helps the counselor assess the viability of the vocational outcome in order to develop an IPE that realistically reflects how to serve the client in the future. For example, if a client goes directly into traditional business planning with a microenterprise organization, the counselor has to develop an IPE for a business idea that has not been adequately researched. If the Feasibility First[®] methodology is implemented, and assuming the idea is feasible, it is easy for the microenterprise organization to build upon the feasibility assessment to complete a business plan. The counselor should have no problem authorizing for purchase of feasibility assessment services from your organization prior to developing the IPE. In this case, the services are purchased as an assessment service, a common purchase for VR.

**Microenterprise Program
Success Story
MEDAL (Sidebar to Kevin
Stockton Success Story)**

Behind the scenes of Stockton's entrepreneurial anecdote lies another success story, one that is subtle but crucial: the institutionalization of relationships.

Prior to Stockton's appearance at MEDAL's doorstep in March 2001, that microenterprise program had not been making any promotional overtures towards entrepreneurs with disabilities. However, the dramatic example set by Stockton demonstrated to Winkler-Rios the power of focusing on an individual's abilities.

Stockton's energetic arrival also served to link Winkler-Rios with Jan Hearing, a Vocation Rehabilitation Counselor for the Oregon Commission for the Blind (OCB).

"I communicated to Jan the strategy of microenterprise – to form a business around somebody's skills and interests, and she caught onto the idea," related Winkler-Rios. "She took a special interest in Kevin, and she came to believe in the microenterprise strategy."

"And," he added, "Jan has since began to relay this message to others."

Within a matter of months, one successful experience has parlayed into the current total of five visually impaired

Continued on page 23

G. Assist in making informed choices

Once you have concluded that the entrepreneur and the business idea are feasible and merit further exploration, work with the client and counselor to ensure that an IPE is written that encompasses the current and future needs of the client. In addition to purchasing your services, you may wish to enlist the assistance of accountants, lawyers, marketing professionals, or benefits planners that will add to the quality of the business plan. Remember, it is the goal of VR to assist their clients in a comprehensive manner. If you feel a service is necessary to achieve the goals set out in the IPE, explain it to the counselor and ask him/her to work it into the plan.

H. Offer Client-Centered Business Planning

While it is true that many individuals with disabilities will be adequately served through the microenterprise organization's existing training programs, including group methods, it is vital to offer additional technical assistance as necessary. This is your selling point to VR and they will monitor your activity to ensure their clients are receiving the highest level of service possible. Limited work experience, varied financial criteria, and disability-related capacity and other factors will contribute to a greater need for individualized, client-centered assistance.

I. Understand the various financing options

While finding the necessary start up capital for a microentrepreneur is always a bit of a challenge, it can be more difficult due to the asset limitations and low incomes many individuals with disabilities face. For those who have sustained an injury, credit may have lapsed during the period following the onset of the disabling condition.

However, with some creative thinking and assistance from The Abilities Fund, there are in many cases more options for these clients to obtain the necessary financing.

- The Social Security Administration offers work incentives discussed later in this manual that can be effective tools for assisting an entrepreneur.
- Another example would be Alternative Financing Programs or Assistive Technology Lending Programs.

These low interest, flexible term programs exist in many states and may be a great vessel for obtaining some of the equipment necessary for business startup and growth. For example, if a client needs to have modifications made to their home-based business office, purchase transportation, equipment or technology needs such as a computer with a large easy to read monitor, they may find these programs financially beneficial and more accommodating than commercial business financing. Creating a mix of funding sources may be the best plan to keep repayment costs in line with a fledgling enterprise. Check with the counselor for ideas on local and state programs and use the Abilities Fund as a resource.

J. Client Monitoring

After the business is operational, the client will need ongoing assistance. The VR counselor will be specific about the length of time they would like a client to be monitored. Again, this is an activity that they will fund in accordance with your time spent with the client and report preparation - if communicated to the counselor. Ensuring that records are kept, taxes paid, business plans acted upon and self sufficiency goals are being met are all functions of the monitoring process that VR will normally request.

Continued from page 22

clients for MEDAL, all referred through the new cadre of microenterprise believers at the OCB. Moreover, MEDAL's positive experience working with the OCB has spilled over into working with another six clients with other types of disabilities.

Winkler Rios said that he prefers such a bottom-up approach, noting that sometimes legislators and heads of agencies are comparatively not as open to experimentation and anecdotal evidence. He explained, "It's hard to come in and change policy at the top, but if you can generate a few success stories, people notice the results in a hurry. It is not that we (microenterprise practitioners) lack funding to serve people with disabilities; what we more often lack is familiarity, knowledge, and creativity.

Winkler-Rios did warn his peers about one little known danger in working with this clientele:

"The enthusiasm of these entrepreneurs is infectious. Once you feel their energy and their attitude that nothing can stop them, it carries you away as well. You have to balance them with good doses of reality, allowing them to maintain their high energy while staying focused on solving business problems. This approach has made them some of my most productive participants."

Table 5: Sample Progression through Microenterprise System for VR Clients

Activity	Description	Action
Intake	Either through referral from VR or request from Client	Move to Initial Consultation
Initial Consultation	Client, VR Counselor and Microenterprise (ME) practitioner meet to discuss the ideas, goals and issues of the client	Decide that client is either A) not ready at this time or B) request a feasibility study
Feasibility Request	ME proposes to VR Counselor to conduct a feasibility study with client. The request denotes approximate hours necessary over what period and what the deliverables of the study will be.	Counselor approves or denies request. If approved, move to study
Feasibility Study	ME works with client to assess personal and financial readiness, concept feasibility in terms of market, competition, financial and technical requirements. During this time, client should also seek benefits counseling to identify potential benefits and risks associated with selfemployment.	ME prepares realistic assessment of the clients potential for success with business idea and delivers to VR
VR Determination	If the ME states in the feasibility study that they feel the client has a very good chance for success through the business idea, the counselor must then weigh the findings of the feasibility study in relation to the client's assistive technology needs.	Move ahead or conduct additional feasibility as requested by counselor
Business Planning Request	ME writes prepares a request for creating the business planning, outlining the services to be offered, the deliverable, timeline for providing services, and identification of additional resources (accounting, legal, etc) that will be necessary to mitigate the risks to the client.	Submit request to VR counselor for approval
IPE	Only at this point is self-employment written into the Individual Plan for Employment by the VR counselor. The IPE will denote ME services and all ancillary services identified as necessary to success. This can even be job coaching services to assist the client become more technically sound in performing the duties of the business.	Business Planning begins upon approval
Business Planning	Assist the client in development of a business plan, It is not your job to 'put' a client into business, at this level it is important to make sure they are responsible for the plan as a test of their ability to operate a business just like any other ME client	Ensure the client is progressing and utilizing the resources outlined in the proposal
Funding Stage	With a completed business plan, work with the counselor to understand what, if any financial contributions to the business VR is willing to invest. Look at all funding options.	Work to adequately fund business while not over-extending a client on fixed income
Monitoring Request	Propose to VR counselor a plan for the amount and duration of your ongoing services to ensure the entrepreneur is operating the business as described by the plan to achieve profitability	Support the client to success

K. Additional Tips for working with VR Clients

1 Take copious notes:

Any time you have multilevel services with a variety of collaborating agencies, “he said/she said” dialogue will quickly erode the basis of the relationship. Take notes of all contacts with the client, other service providers and the VR counselor, keep files and save all printed correspondence. This can become particularly important when working with individuals who experience cognitive disabilities or mental illness.

2 Be Patient:

Progress is not always straight line. At times you will go backwards before going forwards or move in circles. However, if at any time you second guess your assessment of the client’s ability to pursue the business, immediately contact the counselor. There may be additional assessment tests that can be pursued.

3 Utilize the expertise of the Counselor:

VR counselors have undergone extensive training and education to successfully assist individuals with disabilities – most have Master’s degrees in rehabilitation counseling. They understand the complex and subtle issues and difficulties a person may experience on a personal level. It is likely that the entrepreneur has been a client of theirs for some time, giving the counselor additional insight about the person and their past experiences. As well, they have significant knowledge of disability-related issues such as assistive technology and functional limitations due to the disability.

4 Get familiar with Assistive Technology:

There is a wealth of new technologies on the market today that allow people with disabilities to overcome some of the physical limitations they may have. From software that reads for a person with a visual disability to vehicles that can be operated with one finger, Assistive Technology (AT) has made great strides in accommodating disability. Find out if your state has an assistive technology program and work with the counselor and client to figure out what tools would benefit them most. A great online AT resource is:

<http://www.assistivetech.net>

V. Understanding the Benefit System: The Social Security Administration

A. Benefit programs for individuals with disabilities

While the traditional Microenterprise client has typically been a Temporary Assistance to Needy Families (TANF) recipient, individuals with disabilities rely on a completely different benefits structure through the Social Security system. The following will give you some insight into this system and how it can work for (and sometimes against) a person with a disability who enters the world of self-employment.

The goal of the Social Security Administration (SSA) is for clients to show Substantial Gainful Activity (SGA) and leave or reduce their dependence on the cash benefit programs offered. The two main cash benefit programs are Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).²²

1. SGA

Substantial Gainful Activity is evaluated by the SSA and refers to the work activity of people who claim or receive disability benefits under SSDI and/or claim benefits because of a disability (other than blindness) under SSI. SGA only applies to SSI during initial eligibility determination. With SSDI, the SSA uses earning guidelines to evaluate work activity. The SSA then decides whether the work activity is SGA and whether the worker is still legally considered to have a disability. Although this is one test used to decide if someone has a disability, it is a critical threshold in disability evaluation.²³ In 2003, SGA was defined as up to 80 hours per month of activity in the business and/or \$800 in net earnings.

2. SSDI

People with qualifying conditions who have been in the workforce for a period of time and have built enough credits through 20 quarters of Federal Insurance Contribution Act (FICA) payments may be eligible for Social Security Disability Insurance. SSDI pays a monthly cash benefit based on the amount of prior employment withholdings contributed to Social Security for those individuals who earn less than SGA. SSDI is an all or nothing benefit until the client reaches SGA. Unlike SSI which is reduced incrementally to adjust for earnings, SSDI stays constant until the client reaches the SGA income level or works more than 80 hours per month.

3. SSI

Supplemental Security Income is a need-based program and provides a lower monthly income level than SSDI for individuals who qualify based on low income and severity of disability. Persons who receive SSI are eligible for a cash benefit of up to \$552 per month (this is the Federal Benefit Rate amount for 2003 and is adjusted on January 1 for Cost of Living Allowance Increases). SSI benefits are reduced at a rate of \$1 for every \$2 earned after the first \$85 per month that is excluded for self-employment earnings.

For an entrepreneur, earnings are calculated on the net earnings of the business, not just the owner's draw.

Example:

Before starting his business, Bob received a monthly SSI benefit check for \$552.

His microenterprise of providing shredding services ended the calendar year with a net profit of \$2400. So, when he undergoes his annual benefits review by SSA, the computation of his new SSI check will follow as such:

- $\$2400 / 12 \text{ months} = \200 minus an \$85 standard exclusion = \$115
- Using the basis that for every \$2 earned yields a \$1 reduction: $\$115 / 2 = \57.50

Bob will now receive a monthly check of \$494.50 (\$552-\$57.50) plus his owner's draw of \$200 for a total monthly income of \$694.50

Bob has safely increased his monthly livable income and reduced his reliance on assistance.

Scenarios for Bob

	Monthly Income No Pass Plan	Monthly Income with Pass Plan	PASS funds injected into Business
Before Self Employment	\$552.00	N/A	N/A
Earning \$200/month	\$694.50	\$694.50	\$57.50
Earning \$400/month	\$794.50	\$794.50	\$157.50
Earning \$600/month	\$894.50	\$894.50	\$257.50
Earning \$800/month	\$800.00*	\$994.50	\$357.50

** At this point with no pass plan Bob would be in jeopardy of losing Medicaid*

By utilizing a Pass Plan, Bob can keep his benefits, increase his monthly income AND inject money into his business for 18 months! What entrepreneur wouldn't want that?

David Hammis, a recognized expert in benefits planning for entrepreneurs with disabilities, warns that your clients understand the need to report net earnings rather than gross when disclosing business earnings. This common mistake, if not caught by SSA, could cost the entrepreneur not only their benefit check, but also force them into paying back what would have been seen as overpayments by SSA.

One stickler of the SSI program to be wary of is the asset limitations placed upon the recipient. Individuals who receive SSI are not allowed to own any assets over \$2000 with some exceptions, most notably being their home, a vehicle that is necessary to function, burial plots and property in trust. Anything outside of these, even household furnishing with values over \$2000 will disqualify the individual from further payments.

However, by using a resource exclusion known as PESS or Property Essential to Self-Support; business assets, including a business checking account are regarded as separate from the individual. Therefore, it is essential to establish a separate business account before any business funds are acquired.

B. Medicaid

In most states, Medicaid Hospital and Medical Insurance is automatically conferred upon the SSI recipient. For some disabilities where hospitalization or doctor visits are frequent or when expensive medications are required, Medicaid becomes the largest benefit to the client. This type of coverage will pay for physician care, vision, dental, prescriptions and even some types of accessibility and communication devices.

In some cases, this benefit alone will be so necessary to the client that you will need to make sure the business does not lead a person past the point where Medicaid will be lost until such time as health insurance can be replaced. Again, this goes back to having a full understanding of the goals of the client.

C. SSA Terms to Assist Entrepreneurs²⁴

1. Work Incentive Programs

The Social Security Administration has created some incentive programs to assist individuals with disabilities become employed and self-employed in a supported manner. You will notice in reading further that SSA does many things to provide safety nets and stable supports for their recipients.

2. Trial work Period (TWP)

SSDI recipients are allowed 9 months of trial work period. During this time, self-employed individuals are allowed to earn over \$570 and work more than 80 hours per month. These months do not have to be contiguous but a person only gets 9 months of TWP per period of disability. After the ninth month, an additional 3 month grace period is extended if your earnings have exceeded SGA during the TWP.

3. Extended Period of Eligibility

Additionally, for the 36 months following the ninth month of TWP, the entrepreneur will be on an extended period of eligibility which allows them to receive an SSDI check for any month in which the earnings of the business were below SGA, a great safety net particularly considering the uncertainty of start up business operations.

4. Plans for Achieving Self Support (PASS)

The PASS program is one of the work incentives developed by the Social Security Administration that assists SSI and certain SSDI recipients to obtain self sufficiency or to establish, maintain or increase SSI benefits in a supported manner by NOT counting some of the income, assets or resources generated by the business over an 18 month period. This means that rather than a person losing some or all of their benefits due to being gainfully self-employed, they have the opportunity to redirect the funds that would have been lost into the business.

(a) The PASS plan is a written plan that:

- Specifies a work goal
- States what income or resources will be set aside and how they will be spent
- Defines the duration of time it will take to reach this goal
- Describes what resources will be needed to accomplish the goal
- PASS funds can be used for operating capital, purchase of goods or supplies, accounting, legal, job coaching, etc. There are few limitations on the uses as long as they are necessary to reach the determined goal.

If the goal of the PASS plan is self-employment, a comprehensive business plan must be included with the PASS application. With some experience, your organization can prepare a PASS plan application with your clients.

(b) The PASS Plan can be the best possible source for infusing funds into a business owned by an entrepreneur who:

- Has credit problems that will limit access to capital
- Can benefit from monthly capital injections to support business growth
- Is launching a business that may need several months to reach a state of profitability

Using the earlier example of Bob, if Bob were to write a PASS application stating that he anticipates earning \$200 per month and if the application was accepted, he would receive his normal SSI check of \$552 with \$57.50 of that to go as a cash injection into his business each month. These funds could go towards operating expenses of the business as defined in the application.

This example does not seem all that impressive due to the small amount of income generated by the business monthly. However, if a person is a recipient of SSDI and SSI and has high projected net earnings from self-employment, PASS plan contributions can generate cash flow for a new business.

Writing a PASS plan for a business that is in the planning stages requires the applicant to take the entire projected net profit of the business (not just the owner's draw) and divide equally across 12 months. This amount would be considered the Net Earnings From Employment (NEFE) and would be used to calculate the amount PASS funds to be utilized on a monthly basis.

Note: If a business begins midyear, you would still take the Net Earnings divided by 12 as SSI adjusts checks for the self-employed over an entire year. This is a benefit to the client that keeps the amount of check reductions and / or the possibility of overpayments at a minimum.

Another recommendation made by David Hammis is to advise clients to operate on an accrual accounting system for businesses that will have receivables. This eliminates the possibility of a client working over 80 hours one month and receiving payments in excess of \$800 in a subsequent month therefore losing 2 months of TWP for one month of work.

For more information on PASS and to see sample applications, go to:

<http://www.passplan.org>

4. Impairment Related Work Expenses (IRWE)

This program can be used alone or in conjunction with a PASS plan to reduce the countable gross income in order to affect an increase in the monthly SSI benefit. Monthly costs incurred for personal assistants, transportation costs, assistive technology, medical devices and more can be deducted from the income generated by the business if they can be shown to be necessary to perform the work activities and are not subsidized by other sources (Medicaid, etc). The rate of deduction is one half of the actual costs. For persons who are blind, they may take Blind Work Expenses (BWE) which can be deducted at 100% of the cost.

5. 1619 (b)

Medicaid does not automatically drop off when a client reaches a certain income level. Some SSI recipients will qualify for continued Medicaid coverage through 1619(b) clause if they can prove a need for Medicaid coverage and do not earn over the state or individual income thresholds.

For more reading on this topic and to see what your state's current threshold is, log onto: http://www.workworld.org/wwwwebhelp/ssi_work_incentive_1619b.htm

6. Ticket to Work

This program was developed in 1999 and essentially is a voucher system that allows the client to purchase their choice of service from an approved service provider. These service providers, dubbed “Employment Networks” (EN), can be any private or public organization that provides employment or support services to allow the client to work. Self-employment is an approved work goal under this plan. This means, of course, that if your organization becomes an approved service provider, the client has the option of directly paying you for services.

To learn more about making your organization a qualified “Employment Network” visit: <http://www.socialsecurity.gov/work/ResourcesToolkit/networks.html>.

Please note that The Abilities Fund has the capacity to assist microenterprise organizations in successfully applying for EN status.

7. Benefits and Business Planning

In working with VR clients and others who receive SSI and SSDI, it is imperative to understand their benefits structure. The worst thing you can do to a client is put them in a position in which the business income removes them from their benefits before there is sufficient and steady income to offset the difference. Many times, private insurance is far too expensive, if even available. The practice of responsible microenterprise development for individuals with disabilities means obtaining the services of qualified benefits planners with a background in business development.

The Abilities Fund has staff certified by the Social Security Administration as benefits planners and would be happy to assist your organization or help you find a credible benefits planner in your local area.

Keys to Successful Business Planning:

1. Work with the client and counselor to understand the existing benefit structure and the needs of the client
2. Get a clear understanding of the goals of the client

For some, it is complete self-sufficiency free of all assistance. For others, it may be income patching where they may only seek a few hundred dollars a month to stay within their benefit eligibility guidelines. The only way to know is to ask.

V. Accommodation and Accessibility Issues

Your level of service is only as effective as it is accessible. How accessible is your organization? To find out, log onto www.abilitiesfund.org and take the accessibility self assessment.

Accessibility takes many forms including physical access and access to information.

Physical Access

The Americans with Disabilities Act requires that all businesses, including yours; "remove physical "barriers" that are "readily achievable," which means easily accomplishable without much difficulty or expense. The "readily achievable" requirement is based on the size and resources of the business. So, larger businesses with more resources are expected to take a more active role in removing barriers than small businesses. The ADA also recognizes that economic conditions vary. When a business has resources to remove barriers, it is expected to do so; but when profits are down, barrier removal may be reduced or delayed. Barrier removal is an ongoing obligation -- you are expected to remove barriers in the future as resources become available."

For a full description on how everything from entrances to restrooms can be made accessible, please call (800) 514-0301 or visit www.ada.gov to download informational booklets. For access to ADA professionals, check out your region's Disability and Business Technical Assistance Center (DBTAC) at <http://www.adata.org/dbtac.html>. There is one DBTAC for each region of the country – regions, typically includes four to five states.

The Abilities Fund offers the following easy to follow procedures to ensure that your training and technical assistance sites are accessible:

1. Wheelchair Accessibility:

- Make sure that table height is 28" - 34". So people using wheelchairs can take notes.
- Make sure aisles are at least 36" wide.
- Check accessibility of restrooms.
- Check for accessible parking, entryway and path of travel.
- To ensure adequate space, count every wheelchair as space for two people.

2. Access to Information:

Persons with sensory disabilities have unique training needs. The following tips can help you meet those needs:

For persons with vision disabilities, your curriculum and training materials may need to be delivered in a different format. Again, it is up to the client to identify how they would best be served. The most common forms of alternative formats are:

- (a) Audio Version
- (b) Braille
- (c) Large Print
- (d) Electronic Formats / Internet

3. Blindness Training Issues:

- (a) Read content of overheads and PowerPoint slides out loud.
- (b) Pagination of alternative format documents will not correspond with standard text.
- (c) Materials that are highly reliant on charts, spreadsheets and graphics may be difficult to explain/follow.
- (d) Replace graphic content with descriptive text in alternative format materials and use these descriptions in class.

For persons with hearing impairments and deafness, you will often be asked to provide a sign language interpreter.

Note: If the client was referred for training by VR, then VR is responsible for the cost of the interpreter and will provide one with no problem. For clients who are not referred by VR, your organization will be responsible for the costs.

To find a quality interpreter, contact your local VR, Centers for Independent Living, or state commissions for deaf and hard of hearing individuals.

4. Deafness Training Issues:

- (a) An interpreter needs a 15-20 minute break every hour. Allow extra time for this.
- (b) For meetings over 1-1/2 hours with continuous interpreting, 2 or more interpreters are needed.
- (c) Understand that when you are speaking, the deaf person must look at the interpreter (or at you if they are lip reading). Graphics, handouts, demonstrations and other visual aids should be explained and shown separately.

- (d) Only allow one person to speak at a time to reduce confusion and lost information.
- (e) Avoid private conversations—everything will be interpreted.
- (f) Reserve seats in the front of the room with a clear line of vision of the speaker and interpreter. Keep in mind the person may choose to sit elsewhere.
- (g) Consider a circle or semi-circle for small group discussions, not theatre-style seating.
- (h) Be mindful not to run over schedule when using an interpreter as his/her schedule may not permit him/her to stay.
- (i) Issues surround interpreted training for individuals who are deaf or hard of hearing are very similar to any population that requires interpreted business training.

5. Telephone Accessibility

Telecommunications Relay Service is available in all areas of the country. This service allows you to speak to a third party who types your conversation allowing the deaf or hard of hearing client to receive a text version on their TTY machine. This is a confidential and no cost means of communication. Check with your local telephone company for more information.

The Internet has enabled many more persons with sensory disabilities to effectively communicate. Many clients of The Abilities Fund rely on email and faxes as their sole source of communication. The same will be true for your organization as you open your doors to the disability community.

6. Website Accessibility

Often overlooked, for many this is the first encounter a person will have with your organization. Ensuring that your website is accessible will not only allow a person with a disability to obtain information about your organization, it will also send a strong message that you are serious about serving entrepreneurs with disabilities and the agencies that support their goals.

There are many assistive technology programs that can assist a person with various disabilities to utilize the Internet, if the site they reach is in compliance. Many times, just offering the availability of text rollover of photos and graphics will go a long way to making the site accessible.

Typically updating your site does not mean a tremendous overhaul, but rather simply a few modifications that a web developer can implement.

There are some useful sites that can critique your existing website and offer suggestions on accessibility:

<http://www.w3.org>

The World Wide Web Consortium (W3C) develops interoperable technologies (specifications, guidelines, software, and tools) to lead the Web to its full potential. W3C is a forum for information, commerce, communication, and collective understanding. On this page, you'll find [W3C news](#), links to [W3C technologies](#) and ways to [get involved](#). New visitors can find help in [Finding Your Way at W3C](#).

<http://www.cast.org/bobby>

This is the original tool for evaluating and then learning about accessible websites. This site is universally known as a validation tool and commonly seen on sites that are generally considered accessible.

<http://www.deaflibrary.org/accessibility.org>

This website was developed by a college professor in Minnesota who has studied deaf culture issues. It contains an interesting article on web accessibility specifically for the deaf and hard-of-hearing (sometimes referred to as hearing impaired) communities.

VII. Outreach and Marketing

A. An Affirmative Approach

A client once approached the Entrepreneurs with Disabilities Program in Iowa because, in his mind, 'no one else could possibly help him'. Although he was a person with a disability, this individual was also African American and a Veteran with a service-connected disability. In Iowa, as in many states, there are specific microenterprise and business assistance programs designed to serve minorities and Veterans. This man was overly qualified to receive microenterprise services, yet was certain that there was no other help for him in his community. Why? Because the local microenterprise programs failed to depict disability on their marketing materials. Many organizations do the bare minimum to attract this market of millions when, in fact, adding four simple words to their eligibility invitation would be a great start. . . "and persons with disabilities."

If your organization is serious about extending services to promising entrepreneurs with disabilities and the agencies that serve them, you need to get affirmative and aggressive with your marketing materials.

Marketing Tips:

1. Use images that positively depict disability on your marketing materials, both printed and on the web.
2. Use phrases such as "...and Persons with Disabilities" in all descriptions of the populations your organization serves.
3. Ensure that your website is accessible.

B. Where to Market

Places your marketing materials need to be available include:

- State VR Administration
- Every Local VR counselor's office in your service area
- Centers for Independent Living
- Veterans Administration (offices & hospitals)
- State politicians offices
- Any and everywhere your organization typically markets

VIII. Resource: The Abilities Fund

A. History & Services

The Abilities Fund is the first and only nationwide community developer and financial institution focused exclusively on expanding entrepreneurial opportunities for people with disabilities. This is accomplished by providing a unique combination of financial products, training, technical assistance services and advisory support to individuals with disabilities and the organizations that support them.

When it comes to building the capacity of entrepreneurs with disabilities and the organizations that support them, the staff of The Abilities Fund has significant experience. As a national leader in business development for people with disabilities, The Abilities Fund is uniquely qualified to act as a resource for the Association of Enterprise Opportunity (AEO) and their members to encourage business ownership opportunities for individuals with disabilities.

Providing the tools that enable viable, sustainable business development services in support of entrepreneurs with disabilities nationwide - is no small task. To meet the challenge, The Abilities Fund focuses services in two distinct markets: promising entrepreneurs with disabilities, and the professional service sectors of microenterprise development organizations and rehabilitation agencies.

B. Entrepreneurs with Disabilities

1. Indirect Lending Supports

The Abilities Fund offers a referral service whereby a promising entrepreneur with a disability, seeking capital for the purposes of business start-up or expansion, contacts The Abilities Fund via email or toll free number. The Abilities Fund staff researches appropriate lending supports and returns the contact information to the individual. The Abilities Fund refers potential entrepreneurs with disabilities to microenterprise programs, small business development centers, and various financial institutions depending on the individual's location and/or need.

2. Linkages to Local Resources and Business Development Information

The Abilities Fund offers an information and referral service whereby entrepreneurs with disabilities, seeking technical assistance and training, can obtain a referral to local microenterprise development resources to help them plan and prepare for business success. Through our alliance with the Association for Enterprise Opportunity (AEO), there are approximately 400+ microenterprise organizations nationally to whom referrals may be made.

3. Direct Technical Assistance

When it is not possible to link the individual to local resources, The Abilities Fund staff provides the business planning guidance via email and our toll free number. A variety of business planning publications are made available to the individual with one-on-one consultation by telephone or e-mail. Through this effort, individuals with mobility issues or those who prefer to work at their own pace are served with customized technical assistance.

4. Resource Center

The Abilities Fund's website offers an online resource library which includes informative articles and tips for disabled entrepreneurs. Topics include Business Planning Guidelines; Choosing a Business Idea; Feasibility: Testing Your Idea; Home-Based Business Issues; Legal Business Structures; Pricing Structures; and Networking for Business Success.

C. Microenterprise Development Organizations

1. Customized Training and Technical Assistance

Through a generous contribution from the Charles Stewart Mott Foundation, The Abilities Fund is able to provide on site training and assistance to microenterprise organizations to increase their capacity to offer services to persons with disabilities. By coupling microenterprise staff training on disability related issues and facilitated networking with local Vocational Rehabilitation staff, The Abilities Fund has successfully assisted in contributing to the development of several new initiatives around the U.S. Bridging the gaps between traditional microenterprise and the supportive services of Vocational Rehabilitation has proven to be the most beneficial means of helping a client, achieve their goal of self-employment.

Critical to the notion that self-employment is, in fact, a viable vocational outcome, the Abilities Fund staff provides training and technical assistance to Vocational Rehabilitation administrations and counseling staff nationally. Developed specifically for rehabilitation professionals, the training program, The Business of Small Business, provides a two-day orientation to business planning strategies for rehab professional. As well, technical assistance services focused on program development for rehab agencies, policy consultation and assistance, and one-on-one technical assistance for rehab counselors regarding specific client issues has been successful in many states across the nation.

2. The Capital Access Program

Funded by the U.S. Department of Education, Rehabilitation Services Administration, the Capital Access Program offers credit enhancement products to up to 20 micro-lending organizations nationally. These products, in the form of loan loss reserve grants and loan guarantees, ensure that individuals with disabilities have access to the financing they need to launch and grow their enterprises. The Capital Access Program acts as a catalyst in bringing state vocational rehabilitation programs into the fold of working with traditional microenterprise organizations.

3. Accessibility Grants

With the generous support of the Charles Stewart Mott Foundation, The Abilities Fund is able to offer a limited number of grants to better equip AEO members in serving people with disabilities. These grants are designed to make your services more accessible, including physical improvements to your location (ramps, restroom modifications, etc) or to upgrade your training materials or website. Applications can be obtained online at <http://www.abilitiesfund.org>

4. Downloadable Marketing Materials

Still unsure how to appropriately design marketing materials that will reach out to the disability community? On the Abilities Fund website, downloadable, customizable marketing materials are available. Simply download the brochures and flyers, insert your organizations contact information, and get the word out. Or, select from our gallery of images and clip art to enhance your existing materials. This is another free service to AEO members. <http://www.abilitiesfund.org>



Appendix:

State VR Program Contact Information

State VR Programs Part 1

State	VR Website	Administrator
Alabama	www.rehab.state.al.us	Steve Shivers
Alaska	www.labor.state.ak.us/dvr/home.htm	Dave Quisenberry
Arizona	www.de.state.az.us/rsa/vr.asp	Fred Bingham
Arkansas	www.arsinfo.org	John Wyvill
Services for the Blind	www.state.ar.us/dhs/dsb/index.htm	James Hudson
California	www.rehab.cahwnet.gov/default.htm	Catherine Campisi
Colorado	www.cdhs.state.co.us/ods/dvr/ods_dvr1.html	Diana Huerta
Connecticut	www.dss.state.ct.us/svcs/rehab.htm	John Halliday
Delaware	www.delawareworks.com/divisions/dvr/welcome.htm	Andrea Guest
Services for the Blind	www.state.de.us/dhss/dvi/dvihome.htm	Harry Hill
District of Columbia	http://dhs.dc.gov/info/rehabservices.shtm	Elizabeth Parker
Florida	www.rehabworks.org	Loretta Costin
Services for the Blind	www.state.fl.us/dbs/	Craig Kiser
Georgia	www.vocrehabga.org	Larry Beck
Hawaii	www.state.hi.us/dhs	Neil Shim
Idaho	www.state.id.us/idvr/idvrhome.htm	Maggie Blackstead
Commission for the Blind	www.icbvi.state.id.us	Michael Graham
Illinois	www.dhs.state.il.us/ors/vr	Robert Kilbury
Indiana	www.ai.org/fssa/servicedisabl/vr/index.html	Michael Hedden
Iowa	www.dvrs.state.ia.us	Steve Wooderson
Department for the Blind	www.blind.state.ia.us	Allen Harris
Kansas	www.srskansas.org/rehab/index.htm	Dale Barnum
Kentucky	http://kydvr.state.ky.us	Bruce Crump
Department for the Blind	http://kyblind.state.ky.us	Denise Placido
Louisiana	www.dss.state.la.us/offlrs/index.htm	James Wallace
Services for the Blind	dss.state.la.us/offlrs/html/blind_services.html	Suzanne Mitchell
Maine	www.state.me.us/rehab	Art Jacobsen
Division for the Blind & VI	state.me.us/rehab/DBVI%20Programs%20Overview.htm	Harold Lewis
Maryland	www.dors.state.md.us	Robert Burns
Massachusetts	www.state.ma.us/mrc	Elmer Bartels
Commission for the Blind	www.state.ma.us/mcb	David Govostes
Michigan	www.michigan.gov/fia	Jaye Balthazar
Commission for the Blind	www.mighigan.gov/fia	Jo Ann Pilarski
Minnesota	www.mnworkforcecenter.org/rehab	Paul Bridges

State VR Programs Part 2

State	VR Website	Administrator
Mississippi	www.mdrs.state.ms.us/	H.S. McMillan
Missouri	www.vr.dese.state.mo.us/vr/co/VRWebsite.nsf	Ronald Vessell
Council for the Blind	www.dss.state.mo.us/dfs/rehab/	Betty Davidson
Montana	dphhs.state.mt.us/dsd/govt_programs/vrp/index.htm	Joe Mathews
Nebraska	www.vocrehab.state.ne.us	Frank Lloyd
Commission for the Blind	www.ncbvi.state.ne.us	Pearl VanZandt
Nevada	http://detr.state.nv.us/rehab/reh_vorh.htm	Maynard Yasmer
New Hampshire	www.ed.state.nh.us/VR/index.htm	Paul Leather
New Jersey	www.state.nj.us/labor/dvrs/vrsindex.html	Thomas Jennings
Commission for the Blind	www.state.nj.us/humanservices/cbvi	Vito De Santis
New Mexico	www.dvrgetsjobs.com	Terry Brigance
Commission for the Blind	www.state.nm.us/cftb	Gregg Trapp
New York	www.vesid.nysed.gov	Richard Mills
North Carolina	http://dvr.dhhs.state.nc.us	George McCoy
Services for the Blind	www.dhhs.state.nc.us/dsb/	John DeLuca
North Dakota	www.crisnd.com/cris/program.html?program=1046	Gene Hysjulien
Ohio	www.state.oh.us/rsc/index2.asp	John Connelly
Oklahoma	www.okrehab.org	Linda Parker
Oregon	www.dhs.state.or.us/vr/index.html	Tina Treasure
Commission for the Blind	www.cfb.state.or.us	Linda Mock
Pennsylvania	www.dli.state.pa.us/landi/cwvp/sbrowse.asp?a=128&bc=0&c=27855	Stephen Nasuti
Rhode Island	www.ors.state.ri.us	Raymond Carroll
Services for the Blind	www.ors.state.ri.us/sbvi.htm	Andre Mayer
South Carolina	www.scvrd.net/	Larry Bryant
Commission for the Blind & VI	www.sccb.state.sc.us/	Nell Carney
South Dakota	www.state.sd.us/dhs/drs/index.htm	Grady Kickul
Services for the Blind	www.state.sd.us/dhs/sbvi	Gaye Mattke
Tennessee	www.state.tn.us/humanserv/DRS.htm	Carl Brown
Texas	www.rehab.state.tx.us/index.html	Vernon Arrell
Commission for the Blind	www.tcb.state.tx.us	Terrell Murphy
Utah	www.usor.utah.gov	Blain Peterson
Vermont	www.dad.state.vt.us/dvr	Diane Dalmasse
Division for the Blind	www.dad.state.vt.us/dbvi	Fred Jones
Virginia	www.vadrs.org	James Rothrock
Department for the Blind	www.vdbvi.org	Joseph Bowman
Washington	www1.dshs.wa.gov/dvr	Michael O'Brien
Services for the Blind	www.wa.gov/dsb	Bill Palmer
West Virginia	www.wvdrs.org	Janice Holland
Wisconsin	www.dwd.state.wi.us/dvr	Charlene Dwyer
Wyoming	http://wydoe.state.wy.us/doe.asp?ID=5	Jim McIntosh

End Notes:

- 1 See United States Census Bureau: Disability.
<http://www.census.gov/hhes/www/disability.html>
- 2 National Council on Disability, *Achieving Independence: The Challenge for the 21st Century* (Washington, DC: NCD, 1996), 14.
- 3 Wenger B., Kaye.S. & LaPlante.M. (1996). *Disability Among Children. Disability Statistics. Center.*
- 4 U.S. Bureau of the Census, *Survey of Income and Participation (1997). Disabilities Affect One-Fifth of All Americans. Census Brief:*
<http://www.census.gov/prod/3/97pubs/cenbr975.pdf>
- 5 United States Census Bureau. (2002). *12th Anniversary of Americans with Disability Act:*
<http://www.census.gov/Press-Release/www/2002/cb02ffil.htm>
- 6 Krauss, L., Stoddard, S. (1991). *Chartbook on Work Disability in the United States.* (Washington, DC: NIDRR).
- 7 Kaye, S.H & Longmore, P. (1997). "Disability Watch," *Disability Rights Advocates, Inc.*
- 8 Kaye, S.H (1998). *Is the Status of People with Disabilities Improving. Disability Rights Advocates, Inc.*
- 9 Arnold, Nancy L. *Economic Development and Self-Employment: A Status Report on Rehabilitation Activities and Models Relevant to Vocational Rehabilitation and Independent Living, Rural Facts, Missoula: The University of Montana Rural Institute.*
- 10 See Council of State Administrators of Vocational Rehabilitation:
http://rehabnetwork.org/position_papers/vr_issues.htm
- 11 Arnold, Nancy L. *Economic Development and Self-Employment: A Status Report on Rehabilitation Activities and Models Relevant to Vocational Rehabilitation and Independent Living, Rural Facts, Missoula: The University of Montana Rural Institute.*
- 12 President's Committee on Employment with Disabilities: 2000. *Getting Down to Business: A Blueprint for Creating and Supporting Entrepreneurial Opportunities for Individuals with Disabilities, Washington: DC*
- 13 See Americans with Disabilities Act Home Page: <http://www.usdoj.gov/crt/ada/adahom1.htm>
- 14 United States Census Bureau, [online] www.census.gov/dmd/www/pdf/d-61b.pdf
- 15 Social Security Handbook: Your Basic Guide to the Social Security Programs [online] http://www.ssa.gov/OP_Home/handbook/ssa-hbk.htm

- 16 See *Americans with Disabilities Act Home Page*:
<http://www.usdoj.gov/crt/ada/adahom1.htm>.
- 17 See <http://www.nfb.org/law/rehabact.htm>
- 18 See <http://policy.ssa.gov/poms.nsf/lnx/0413510001>
- 19 Presentation by David Hammis, Griffin-Hammis Associates. October 1, 2003, Des Moines, Iowa
- 20 See Council of State Administrators of Vocational Rehabilitation:
http://rehabnetwork.org/position_papers/vr_issues.htm
- 21 See <http://www.ed.gov/legislation/FedRegister/finrule/2001-1/011701a.html>
- 22 Griffin, C & Hammis, D. (2003). *Making Self-Employment Work for Individuals with Disabilities*. Baltimore, MD: Brooks Publishing Co., Inc.
- 23 *ibid*
- 24 See *Social Security Online: The Work Site*.
<http://www.ssa.gov/work/ResourcesToolkit/redbook.html>

A Market of Millions

A Guidebook for AEO Members

Microenterprise Services for Entrepreneurs with Disabilities



ASSOCIATION FOR ENTERPRISE OPPORTUNITY

The Association for Enterprise Opportunity (AEO) is a national association of organizations committed to microenterprise development, founded in 1991. AEO provides its members with a forum, information and a voice to promote enterprise opportunity for people and communities with limited access to economic resources.

1601 North Kent Street
Suite 1101
Arlington, VA 22209
p: 703-841-7760
f: 703-841-7748
e: aeo@assoceo.org
www.microenterpriseworks.org

